

CLIENT: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

LENDER: \_\_\_\_\_  
LOAN #: \_\_\_\_\_



(941) 613-3244

**Authorization to Communicate with Lenders & Obtain Credit or Bankruptcy Reports  
Foreclosure Mitigation or Housing Counseling Agreement  
& Agency Disclosures**

1. I understand CHR provides several housing counseling programs under which I may receive assistance. CHR will evaluate my situation and will discuss possible options with me, including participation in more than one program. CHR staff will assist me by preparing an action plan consisting of recommendations for handling my case, including obtaining assistance from other agency programs listed below, under which I am in no obligation to accept.
2. I understand my signature on this Authorization attests that I may be participating in more than one of CHR's programs, and I do so voluntarily. If I participate in more than one program, I understand that I will have to submit documentation required by each program, even if documentation may be duplicative of such requested by another program.
3. I understand and give permission to CHR's Counselors/Advisors and Intake staff to communicate with my Lender representatives and other industry representatives regarding my mortgage situation in order to assist in the resolution of my individual case.
4. I understand that CHR receives Congressional funds through the NFMFC, HUD, HHF & FFCP programs and other local, state and federal programs and, as such, is required to share some of my personal information with the program administrators or their agents for purposes of program monitoring, compliance and evaluation. I give permission for all program administrators and/or their agents and other local, state and federal foreclosure prevention, housing counseling and educational program administrators to follow-up with me for the purposes of program evaluation.
5. I authorize CHR to submit client-level information to the Florida Housing Finance Corporation for the FFCP, inclusive of authorization to open my file to be reviewed for program monitoring and compliance purposes. I also authorize the Florida Housing Finance Corporation to conduct follow-up with me related to program evaluation.
6. I understand that certain CHR's housing counseling programs require participation in financial education and/or financial management sessions. In the event I am being assisted under such programs, I will cooperate with CHR's Advisor/Counselor/Educator in the coordination of these sessions.
7. Some of the other counseling and educational courses CHR offers are:
  - **Pre-Purchase Counseling-** Readiness and preparation for homeownership; steps in the home buying process; advantages of owning a home.
  - **Fair Housing Pre-Purchase Education Workshops-** Addressing fair housing barriers; discussion of impediments to fair housing.
  - **Predatory Lending Education Workshops-** Learning about credit; interest; who makes mortgage loans; strategies for finding a Lender & Loan.
  - **Pre-Purchase Homebuyer Education Workshops-** How do you buy a home; how much can you pay for a house; what is a mortgage.
  - **Mortgage Delinquency and Default Resolution Counseling-** Identifying cause of default; financial assessments; mediate with your Lender.
  - **Resolving/Preventing Mortgage Delinquency Workshops-** Discussion of foreclosure prevention strategies; discussion of consequences.
  - **Financial Management/Budget Counseling-** Assessment of your financial situation and assistance with your budget.
  - **Financial, Budgeting and Credit Repair Workshops-** How to repair your credit; how to build your credit; credit history.
  - **Home Improvement and Rehabilitation Counseling-** Saving energy and Money; energy saving tips; do-it yourself repairs; preparing a tool box.
  - **Non-Delinquency Post-Purchase Workshops-** Restructuring your budget; escrow funds, refinancing and home equity discussions.
  - **Rental Housing Counseling-** Budgeting for rent payments; Assistance with locating alternate housing.
  - **Rental Housing Workshops-** Review of Landlord / Tenant laws; Learning to review your rental lease; Local rental assistance discussion.
8. CHR's staff may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred to appropriate legal assistance resources. CHR's staff may offer various options and resources to me. In the event I have a Financial Advisor, I may choose to consult with him/her as well.
9. I understand that CHR has no exclusive relationships financial or otherwise with other entities but provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from CHR in no way obligates me to choose any of these particular loan products or housing programs.
10. I understand and give permission to CHR to run my credit and/or bankruptcy report as needed to assist me with my specific financial or housing situation. Some of the programs I participate in may require that my credit report be pulled at initiation of my case and at closing of such.
11. I understand it is my / our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes, but is not limited to, failure to submit requested documents in a timely manner, not responding to counselors' e-mails or phone calls, not notifying counselors about notifications or correspondence from my Lender.
12. I acknowledge that I have received a copy of CHR's Privacy Policy with this Agreement.

Counselor/Advisor's signature \_\_\_\_\_

Client's signature ✓ \_\_\_\_\_

Client's signature ✓ \_\_\_\_\_